



MAKING THE REAL ESTATE INDUSTRY
MORE EFFICIENT

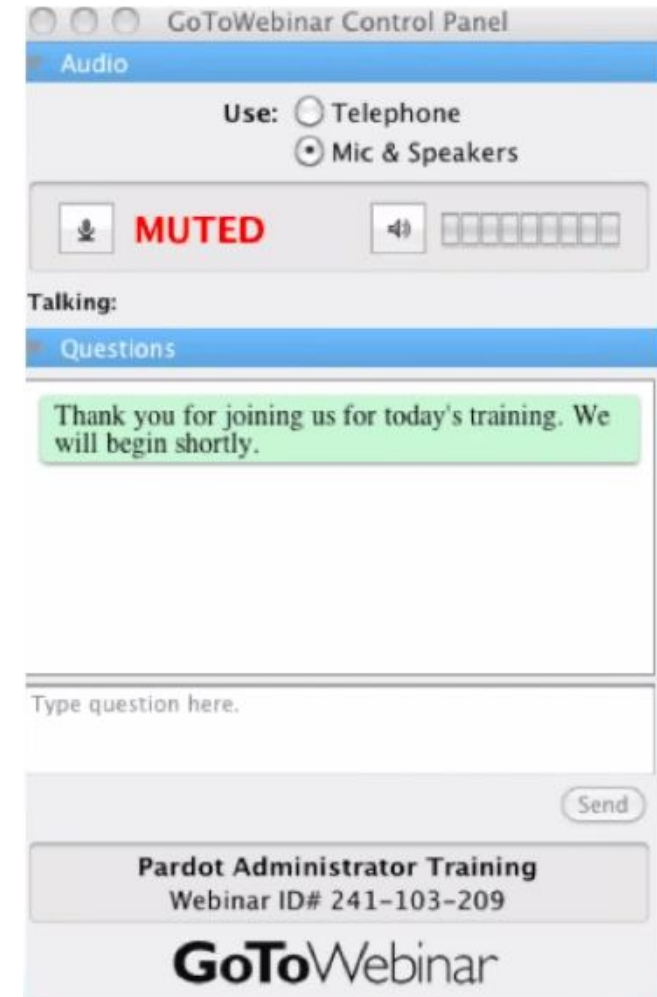
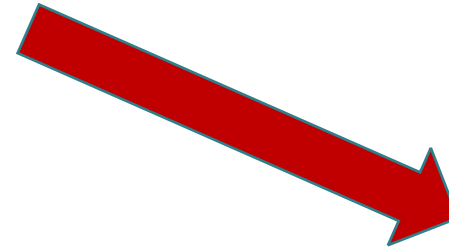
The Encompass Compass: Boost Your Encompass Experience

Presented By: Frank Fiore



Questions/ Comments During Webinar

Please use the GoToMeeting "Chat" feature at the bottom corner of your control panel.



String: What We Do

We provide outsourced fulfillment support to

- Title agents: all title back-office tasks
- Mortgage lenders: across entire origination lifecycle

All of this is done

- Behind the scenes (invisible to your end-customer)
- Seamlessly (built into your workflow)

End-result: You have 100% control of

- Your workflow
- Customer experience

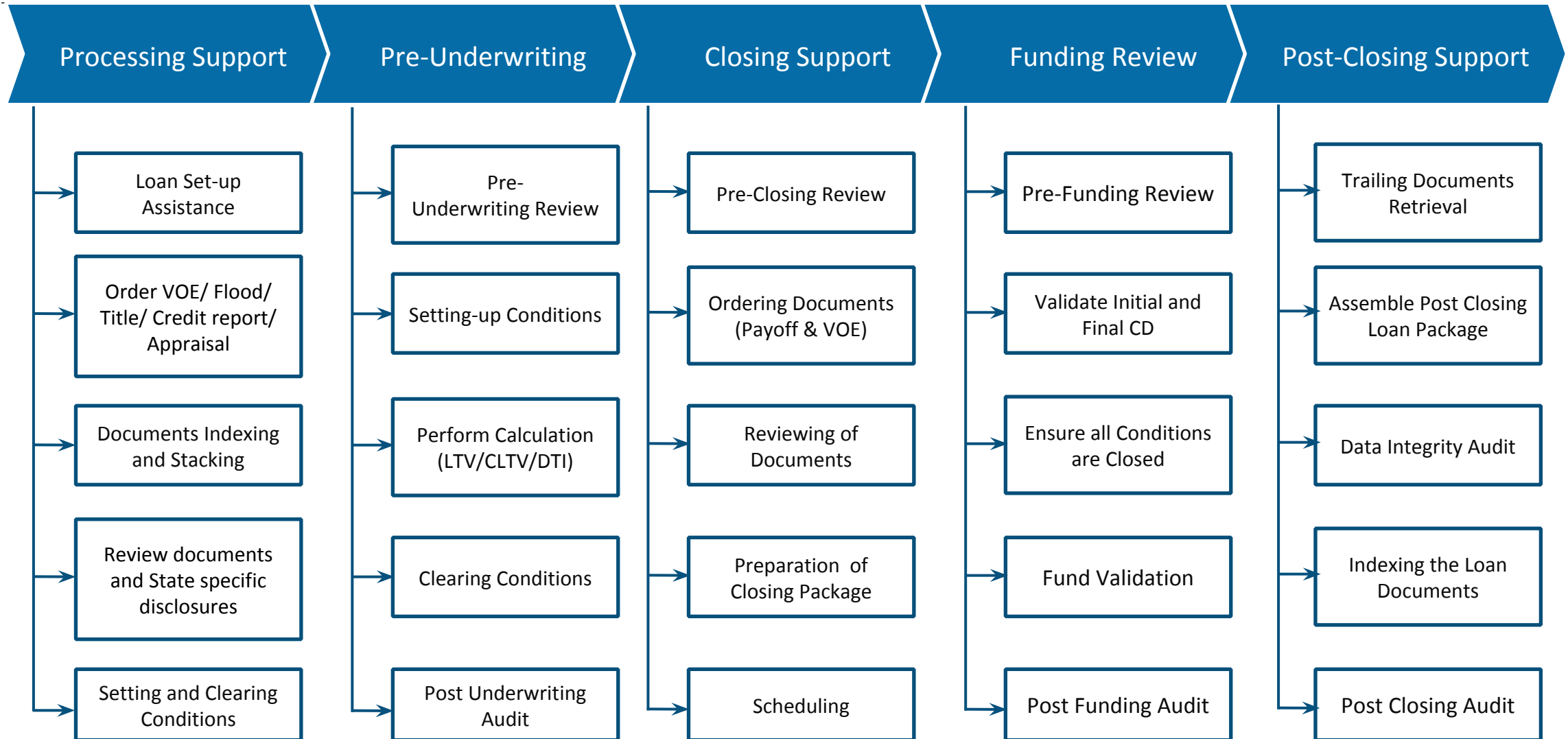
String: Who We Are

2003	Inception
HQ	McLean, VA
500,000	Title documents processed annually
20 Million+	Mortgage and title transactions processed
5 Million	Man hours of experience in mortgage & title space

We are extremely familiar with:

Encompass®

String's Residential Mortgage Services



Matchbox: Who We Are

Matchbox is an Ellie Mae Elite approved partner that provides Encompass and mortgage-centric consulting and development services to the mortgage industry.

With over 200 Encompass based engagements, Matchbox is the leader in Encompass based consulting and development.

We are a team of mortgage bankers that look to utilize our banking experience to customize your Encompass environment that best fits your business model.



The Encompass Compass

Seven Tips To Enhance Your Encompass Experience

1. Borrower Summary is the key to easing your workflow
2. The e-folder is the heart of the Encompass system that ties your document management to your workflow
3. Dynamic milestone flows enhance controls and workflow as loan details emerge or change
4. Milestone completion rules can improve file quality and assist in role development
5. Encompass has the best agency integrations of any loan origination system
6. Encompass has the most robust amount of integrations with other systems that aid workflow
7. Pipeline views, Dashboards, and Reports are real time business intelligence tools that provide real time results within the system

#1: Borrower Summary Is Key To Easing Workflows

Customizing your Borrower Summary can greatly aid your user's experience and drive multiple departments' processes.

Examples of these are:


- Loan Officer Application process
- Driving your disclosure process
- Providing multiple aids and assistance for your users
- Producing custom buttons and controls
- Capable of implementing jump buttons to multiple screens
- Allows you to customize specific exposure items for your users
- Creating specific data fields for tracking



Borrower Summary Example

Borrower Summary (matchbox)

Matchbox Borrower Summary



PreApproval

Channel: **Banked - Retail**

Branch ID:

Current Status: **Active Loan**

Status Date: //

Compliance Review: [Compliance Review Results](#)

Employee Loan

Loan Summary # CoMortgagors: **0**

Loan Purpose: **No Cash-Out Refi**

Loan Type:

Occupancy: **Primary**

Loan Program:

Conforming:

Disclosure Dates

LE Application Date: //

Initial Disclosures Due: //

Initial Disclosures Provided: //

Last 4 Digits of SSN's for Disclosures

Borrower:

Co-Borrower:

CoMortgagor 1:

CoMortgagor 2:

Borrower Information Title ONLY No co-applicant Order Fraud

Borrower	Co-Borrower
Type: <input type="text"/>	Type: <input type="text"/>
First Name: <input type="text"/>	First Name: <input type="text"/>
Middle: <input type="text"/>	Middle: <input type="text"/>
Last Name: <input type="text"/> Suffix: <input type="text"/>	Last Name: <input type="text"/> Suffix: <input type="text"/>
SSN: <input type="text"/>	SSN: <input type="text"/>
DOB: // <input type="text"/>	DOB: // <input type="text"/>

Shortcuts

1003 PG 1	Order Pricing	(VOR)	Date Tracking	
1003 PG 2	Order MI	(VOE)	File Contacts	
1003 PG 3	Order AUS	(VOD)	QC Audit	
How To Send eDisclosures		(VOL)	Withdraw/Denial Request	
REG LE		(VOM)	FHA Mgt	USDA Mgt
2015 Itemization			VA Mgt	Construction
eDisclosures			Nearest Relative	
LO eSign			SSN Validation	
COC Request				
How To Change Of Circumstance				

#2: E-folders Tie Document Management to Workflow

The E-folder is the heart of the Encompass system that ties your document management to your workflow and controls.

For example:

- Standardizes all documents and conditions
- Allows users to ties documents to conditions
- Can drive responsibility to obtaining documents and satisfying conditions
- Setting document expirations up front with rules can avoid closing delays
- Placing internal stacking orders can customize file flow down to the user level



3: Dynamic Milestone Flows Enhance Controls & Workflow As Loan Details Evolve

The Encompass milestone configuration process allows users to reset goals as loan details emerge or change.

This includes:

- Pre Approval milestone flow
- Suspense milestone flow
- Adverse milestone flow
- Day One Certainty workflow
- Broker workflow
- TPO / Wholesale workflow
- Correspondent workflow



#4: Milestone Completion Rules Can Improve File Quality & Assist In Role Development

The Encompass milestone rules allows users to correctly fulfill their file responsibilities.

For example:

- Role assignment
- Required field completion
- Required task completion
- Required documents completion
- Milestone comments



Milestone Completion Screen

Qualification Worksheet for Match Box

File Started By: Match Box (matchbox) Days to Finish: 3 08/30/2017 08:50 PM [Change Milestone Date](#)
Loan Officer: Match Box (matchbox) Finished

Documents eFolder **Tasks** Task List

Credit Report
 xxDELETExx

Required Fields Go to Fields Field Summary **Milestone Comments** Date Stamp Show All

Expenses Proposed Taxes	
Expenses Proposed Haz Ins	
Loan Info Refi Yr Acquired	
Loan Info Refi Original Cost	
Loan Info Refi Existing Lien	
Loan Info Refi Purpose	
Assets Real Estate Owned	
Borrower Previous Addr	
Borrower Previous City	

#5: Encompass Has The Best Agency Integrations Of Any Loan Origination System

Encompass offers the most agency integrations with both Fannie Mae and Freddie Mac. These provide the best data integration options and ability to run agency applications automatically.

These include:

- DU/LP AUS integrations
- Fannie Mae Early Check
- Freddie Mac Loan Product Advisor
- Fannie Mae CU
- Fannie / Freddie ULDD delivery
- Day One Certainty integrations



#6: Encompass Has The Most Robust Amount Of Integrations With Other Workflow Systems

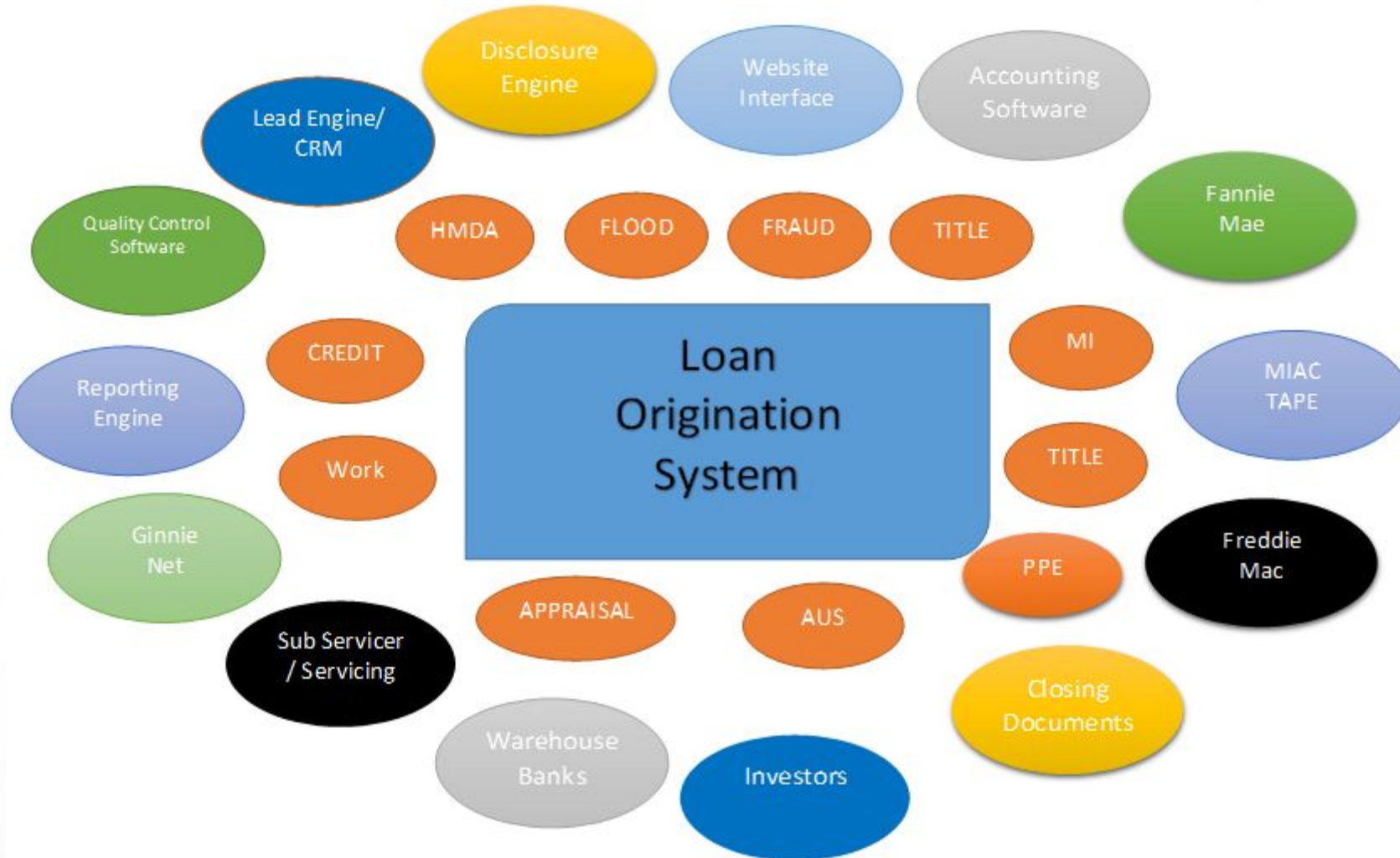
The Encompass network offers the largest and most integrated connections to third party vendors.

This helps out with:

- The ordering of services
- Receipt of documents directly into e folder,
- Data completion directly into loan files, which can be tied to email triggers
- Password controls for specific vendors
- Additional vendor and system integrations via the Encompass SDK



Overview Of Integrations For Just One Loan File



#7: Pipeline Views, Dashboards & Reports

Pipeline views, Dashboards and Reports are real time business intelligence tools that provide instantaneous results within the system. All of these provide different options and information within Encompass for your users.

While each company can use these differently, our suggestions are as follows:

- Pipeline views should drive workflow
- Dashboards should push high level results in a graphical format
- Reports should provide summary and detailed results of past performance



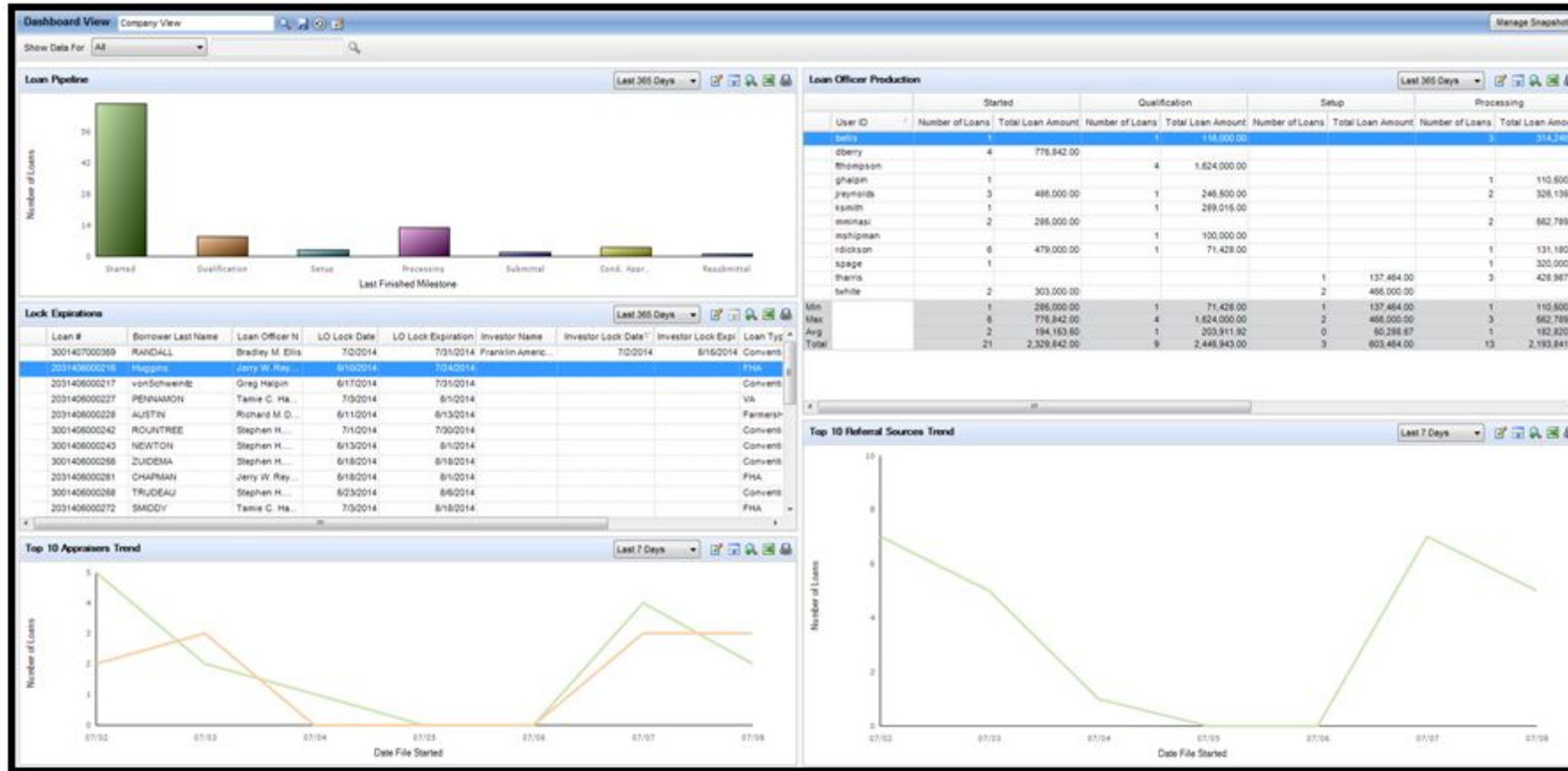
The Encompass Compass - Dashboards

Optimizing visibility into current loan data and performance trends:

- Dashboards provide instant visibility to current loan data and performance trends
- Dashboard can display up to nine snapshot modules that provide critical visibility into your company, branch and employee performance
- Departments can utilize dashboards for evaluating entire team or specific team member productivity, department trends, and to view summary of all loans in their pipeline
- Dashboards are 100% customizable giving you the ability to determine the necessary layouts and timeframes for the desired data
- Dashboard modules display a snapshot of loan-related data formatted into a table or chart view. With the necessary access, user have the ability to edit views, export data to Excel, and print the snapshot details.



Dashboards - Continued



What's Coming Up?

- The Encompass Connect offerings are going to grow in offerings and become more robust in 2017-2018
 - Loan Officer Connect
 - Customer Connect
 - TPO Connect
- UCD loan file updates
- HMDA requirements in 2018
- Updated URLA



Questions and Answers



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